

I believe that home ownership is a key part of achieving the American Dream. Increased homeownership leads to stronger families, stronger communities and local economic growth development. That is why we must work to reverse the decline in homeownership among those of us under 40 years of age. Making homeownership more affordable is a critical factor in our effort to turn this trend around.

I am happy to report that the 104th Congress made great strides in making homeownership more affordable. For example, I offered an amendment that would reduce the cost of homeownership by \$200 a year for first time buyers using the FHA program. This provision was part of the FY 1998 VA-HUD Appropriations.

While we all recognize the need to make government smaller, smarter and more effective, I am committed to saving and improving programs that provide an indispensable service. That is why I authored legislation to make the FHA Single Family Program a government corporation. My legislation ensures that FHA's mission will continue and that the program will be given the latitude to create new products to meet market changes. It will remain independent of federal bureaucracy and will have to remain self sufficient. This format will keep FHA mortgages affordable and will remove taxpayer liability. FHA has made the dream of homeownership a reality for 250,000 families and individuals each year who would not otherwise have been able to afford a home; primarily first time buyers, minorities and those with low and moderate incomes. We must do everything we can to preserve and improve upon this success story.

FHA's Title One program is yet another success story that has been under utilized in recent years. The program provides opportunities for families to buy older homes, rehabilitate them and breathe new life into tired communities. While the Title One program increased its volume by 73% from 1994 to 1995 for a total of \$1.324 billion, there were only \$273.3 million in Illinois. Many former industrial communities that spread across this region could be revitalized with an infusion of additional Title One loans.

There also remains a national need for affordable rental units. Each year 100,000 units are lost to demolition, abandonment or a higher use of income going to meet non-housing expenses such as food and health care. The Low Income Housing Tax Credit has been responsible for financing the construction of units to replace that are lost each year. In addition to providing affordable housing, the success of this credit can be seen in the thousands of jobs it has helped create. This credit is a fine model of the public private partnership that we want to foster. It empowers local communities to address housing needs with minimal federal bureaucracy.

My Colleagues and I have founded a housing opportunity caucus to promote programs like the Low Income Housing Tax Credit, FHA Single Family and Title One Programs and other as building blocks for creating sound and compassionate housing opportunity policy that fosters homeownership as an opportunity for all Americans.

Ms. JACKSON-LEE of Texas. Mr. Speaker, I rise in support of this bill, which expresses the sense of Congress, that we must work towards providing access to safe, healthy and clean accommodations for all Americans.

The goals of this resolution are admirable. Adequate housing is an issue which has been unjustly ignored for too long by this Congress. I have always sought to ensure that the children of this great National all have access to safe and secure shelter, and this resolution, in my opinion, is a step in ensuring just that.

My district, which lies in the City of Houston, is suffering from a housing crisis. Thousands of families are currently on waiting lists for public housing. In fact, a recent report had this figure at over 6,000 people. For those families who have already endured the wait and are currently living in public housing, many have found the accommodations, unsafe, hazardous, and woefully inadequate. Public Housing has merit, but it is not the best solution for every family with a housing deficiency.

Not all government action has been fruitless, however. We have had remarkable success with Federal programs which work in partnership with private entities. One example is the Department of Housing and Urban Development's Section 8 Housing Program. Under this program, certificates or vouchers are issued to needy families who pay too large a part of portion of their income in rent. The voucher that they receive is for a modest amount, and just brings the rent down to a manageable level.

One of the reasons that this program is so successful is because Section 8 families are allowed to stay in private housing. That not only means that Section 8 landlords get a fair shake in the deal, but it also means that the individual families who use the vouchers have some choice in where they live, work, and raise their children.

Just within the last few weeks, I have worked closely with the people at Fannie Mae in my district. They recently undertook the responsibility of funding a study that would look closely at how their corporation, and other mortgage financiers, can enter the urban market in a successful and lucrative manner. I look forward to the results of that study, and to the benefits I believe it will bring to my community, in the form of more options for prospective homeowners who have typically been excluded from the American dream.

We must work closely together here in the House in order to find viable and workable solutions for our housing deficiencies. This problem afflicts all of our districts, and we must take a pro-active stance if we are going to bring some sort of relief to our constituents. I hope that this resolution signals a step in that direction.

The SPEAKER pro tempore (Mr. STEARNS). The question is on the motion offered by the gentleman from New York (Mr. LEACH) that the House suspend the rules and agree to the concurrent resolution, H. Con. Res. 208.

The question was taken.

Mr. FRANK of Massachusetts. Mr. Speaker, on that I demand the yeas and nays.

The yeas and nays were ordered.

The SPEAKER pro tempore. Pursuant to clause 5 of rule I and the Chair's prior announcement, further proceedings on this motion will be postponed.

GENERAL LEAVE

Mr. LEACH. Mr. Speaker, I ask unanimous consent that all Members may

have 5 legislative days within which to revise and extend their remarks on the concurrent resolution.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from New York?

There was no objection.

WAR RISK INSURANCE REAUTHORIZATION ACT of 1998

Mr. DUNCAN. Mr. Speaker, I move to suspend the rules and pass the bill (H.R. 4058) to amend title 49, United States Code, to extend the aviation insurance program, and for other purposes.

The Clerk read as follows:

H.R. 4058

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

SECTION 1. AVIATION INSURANCE PROGRAM AMENDMENTS.

(a) REIMBURSEMENT OF INSURED PARTY'S SUBROGEE.—Section 44309(a) of title 49, United States Code, is amended to read as follows:

“(a) LOSSES.—

“(1) ACTIONS AGAINST UNITED STATES.—A person may bring a civil action in a district court of the United States or in the United States Court of Federal Claims against the United States Government when—

“(A) a loss insured under this chapter is in dispute; or

“(B)(i) the person is subrogated under a contract between the person and a party insured under this chapter (other than section 44305(b)) to the rights of the insured party against the United States Government; and

“(ii) the person has paid to the insured party, with the approval of the Secretary of Transportation, an amount for a physical damage loss that the Secretary has determined is a loss covered by insurance issued under this chapter (other than section 44305(b)).

“(2) LIMITATION.—A civil action involving the same matter (except the action authorized by this subsection) may not be brought against an agent, officer, or employee of the Government carrying out this chapter.

“(3) PROCEDURE.—To the extent applicable, the procedure in an action brought under section 1346(a)(2) of title 28 applies to an action under this subsection.”.

(b) EXTENSION OF AVIATION INSURANCE PROGRAM.—Section 44310 of such title is amended by striking “1998” and inserting “2003”.

The SPEAKER pro tempore. Pursuant to the rule, the gentleman from Tennessee (Mr. DUNCAN) and the gentleman from Pennsylvania (Mr. BORSKI) each will control 20 minutes.

The Chair recognizes the gentleman from Tennessee (Mr. DUNCAN).

Mr. DUNCAN. Mr. Speaker, I yield myself such time as I may consume.

Mr. Speaker, this bill reauthorizes the War Risk Insurance program for 5 years. The Committee on Transportation and Infrastructure unanimously approved H.R. 4058 on June 25.

This bill is very similar to legislation, S. 1193, which the House passed on November 12, 1997. S. 1193 provided a short extension of the program in order to give us time to develop an alternative to borrowing authority that would help ensure that air carrier insurance claims could be paid in a timely manner.

The War Risk Insurance Program expires on December 31 of this year. Our borrowing authority proposal was opposed by the administration last year, so we worked with the administration and others in developing this alternative. H.R. 4058 would reauthorize the War Risk Insurance Program for 5 years until the year 2003. It also includes a provision that would allow an air carrier to be reimbursed almost immediately from its private insurance company should the Federal Government be unable to pay promptly because of some unforeseen circumstance or because the insurance fund had been depleted.

In short, if the Federal Government does not pay promptly, the airline can get the prompt payment from its private insurance company. The insurance company's prompt payment would then eventually be reimbursed by the Federal Government.

The War Risk Insurance Program is vitally important to this Nation and to our national defense. It was first authorized in 1951 and over the years has been improved upon during the reauthorization process.

The subcommittee held a hearing on this program in May of last year and has made great progress on this program.

The War Risk Insurance Program was used extensively during operations Desert Shield and Desert Storm to ensure aircraft carrier and troops and supplies to the Middle East. Without this program, the military would have had to buy more aircraft for this purpose, which would have cost taxpayers billions of dollars. Instead, commercial aircraft, with the protection of war risk insurance, were willing to take on these dangerous missions.

This is a good bill, Mr. Speaker, a needed bill, and I strongly urge its adoption.

Mr. BORSKI. Mr. Speaker, I yield myself such time as I may consume.

(Mr. BORSKI asked and was given permission to revise and extend his remarks.)

Mr. BORSKI. Mr. Speaker, I rise in strong support of H.R. 4058, a bill to extend and improve the War Risk Insurance Program. This is a little known but very important program. It ensures commercial airline flights to high risk areas, such as countries at war or on the verge of war, where commercial insurance companies will not provide insurance. These flights must be directed to supporting the foreign policy or national security of the United States.

Its largest, most recent use, was to support operation Desert Shield and Desert Storm, ferrying our troops and equipment to the Middle East.

The bill before us today extends this program into the year 2003. It also provides us with a solution to a problem left unresolved from last year. During one of the Subcommittee on Aviation's hearings last year, GAO identified that there was a need for air carriers purchasing premium insurance to have a

better guarantee that if they suffered a claim in excess of the amount in the aviation insurance fund they would be assured of complete and immediate reimbursement.

Without this guarantee, significant problems could be created, especially for a small airline where the loss of one aircraft could be devastating. The solution contained in this bill would address this issue by making it easier for an airline to obtain prompt payment insurance from a commercial insurance company. Such insurance would ensure that the airline could obtain reimbursement for its loss from the insurance company quickly, even if the FAA's insurance fund was insufficient and Congress failed to replenish it promptly. The commercial insurer could then recover the money it paid to the airline when money was appropriated to replenish the insurance fund.

I want to commend the gentleman from Tennessee, Chairman DUNCAN, and the gentleman from Illinois, Mr. LIPINSKI, the distinguished ranking member, for having the patience to find an acceptable bipartisan solution to this issue, and I strongly urge all Members of the House to support H.R. 4058 because of its importance to our Nation's foreign policy efforts.

Mr. Speaker, I yield back the balance of my time.

Mr. DUNCAN. Mr. Speaker, I yield myself such time as I may consume.

I simply want to thank my good friend, the gentleman from Pennsylvania (Mr. BORSKI) for assisting us on this legislation, and I have no other speakers at this time so I simply urge support for this very important legislation.

Mr. Speaker, I yield back the balance of my time.

Mr. SPEAKER pro tempore. The question is on the motion offered by the gentleman from Tennessee (Mr. DUNCAN), that the House suspend the rules and pass the bill, H.R. 4058.

The question was taken; and (two-thirds having voted in favor thereof) the rules were suspended and the bill was passed.

A motion to reconsider was laid on the table.

GENERAL LEAVE

Mr. DUNCAN. Mr. Speaker, I ask unanimous consent that all Members be given 5 legislative days in which to revise and extend their remarks and include extraneous material on H.R. 4058, the bill just passed.

The SPEAKER pro tempore. Is there objection to the request of the gentleman from Tennessee?

There was no objection.

□ 1515

EXPRESSING CONDOLENCES TO THE STATE AND PEOPLE OF FLORIDA FOR LOSSES SUFFERED AS A RESULT OF WILD LAND FIRES

Mrs. FOWLER. Mr. Speaker, I move to suspend the rules and agree to the concurrent resolution (H. Con. Res. 298) expressing deepest condolences to the State and people of Florida for the losses suffered as a result of the wild land fires occurring in June and July 1998, expressing support to the State and people of Florida as they overcome the effects of the fires, and commending the heroic efforts of fire fighters from across the Nation in battling the fires.

The Clerk read as follows:

H. CON. RES. 298

Whereas during June and July 1998, wild land fires destroyed approximately 500,000 acres of land in northeast and central Florida, having an aggregate value of more than \$276,000,000;

Whereas the fires have affected 67 counties in the State of Florida;

Whereas the President of the United States issued a major disaster declaration for the State of Florida;

Whereas the fires have damaged at least 367 homes and 33 businesses;

Whereas the fires have caused business closures and have aggravated drought conditions, which will have a long-term impact on the economy of the region;

Whereas the fires have caused injuries to at least 95 people, the majority of whom are firefighters;

Whereas approximately 7,000 firefighters from 46 States have braved extreme conditions to assist firefighters in Florida in fighting the fires;

Whereas many agencies of or established by the Federal Government, including the Federal Emergency Management Agency, the Forest Service, the Department of Defense, the Department of Transportation, AmeriCorps, the Small Business Administration, the General Services Administration, the National Guard, the American National Red Cross, and the Civil Air Patrol, have contributed vital support functions in response to the fires; and

Whereas many State and local government agencies have also contributed vital support functions in response to the fires: Now, therefore, be it

Resolved by the House of Representatives (the Senate concurring), That the Congress—

(1) expresses deepest condolences to the State and people of Florida for the losses suffered as a result of the wild land fires occurring in June and July 1998;

(2) expresses support to the State and people of Florida as they overcome the effects of the fires;

(3) commends the heroic efforts of firefighters from across the Nation in battling the fires; and

(4) commends the many agencies of or established by the Federal Government and the many State and local government agencies that have contributed vital support functions in response to the fires.

The SPEAKER pro tempore (Mr. STEARNS). Pursuant to the rule, the gentlewoman from Florida (Mrs. FOWLER) and the gentleman from Pennsylvania (Mr. BORSKI) each will control 20 minutes.